

Hopes & Hurdles

California Foster Youth and College Financial Aid



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Table of Contents

Introduction	2
Roadblocks on the college track	3
Help is just out of reach	5
Financial Aid Program Summaries	6
Important Background on Chafee Grants	7
Hurdle One: Applying for financial aid	9
Lack of awareness of financial aid and college-going path	
The financial aid application is too complicated	
Early state deadlines and additional requirements can pose a challenge for former foster youth	
Hurdle Two: Qualifying for aid	11
States turn students away from Chafee Grants while giving money back	
Aid programs do not fit foster youth enrollment patterns	
Hurdle Three: Getting through the process after applying	12
Verifying foster youth status	
Knowing what to do and where to go	
Hurdle Four: Timing of aid receipt	14
Impacts of late aid on students	
Challenges specific to Chafee Grants	
Budget Stalemates	
Recommendations	16
Conclusion	19
Sources	20

Introduction

For low-income youth, financial aid is critical to college access and success, but finding out about it at the right time and taking full advantage of it can be particularly challenging. These challenges are even greater for foster youth and former foster youth.¹

Most foster youth want to go to college, but the facts of life in foster care – often including fractured family relationships, living in group homes, and moving and changing schools frequently – work to prevent many students from fulfilling their educational potential (McMillin, et al, 2003). Foster youth are less likely than the general population to complete high school, and those who do graduate are less likely to go to college (Wolanin, 2005). Among those who do go to college, foster youth are less likely than other students to earn a credential (Davis, 2006).

Still, thousands of foster youth beat the odds every year and manage to go to college. More could follow that path and succeed with increased access to financial aid. In addition to federal Pell Grants and state grant aid, such as Cal Grants in California, former foster youth can take advantage of federal Chafee Grants, worth up to \$5,000 for a range of education-related expenses. Together, these grants can go a long way towards covering college costs, and contribute to the general assumption among higher education and foster care advocacy communities that these youth receive adequate financial aid to attend and complete college.

Unfortunately, most former foster youth in college in California do not receive all of these grants. Of identified former foster youth who applied for financial aid in California in 2008-09, 84 percent were eligible for a Pell Grant, 17 percent received or were offered a Cal Grant, and only nine percent received a Chafee Grant. Less than four percent of foster youth who completed the Free Application for Federal Student Aid (FAFSA) received all three grants.

This report examines why former foster youth in California are not receiving the aid they are likely eligible for, from inadequate or poorly targeted information about college costs and financial aid to structural obstacles within the aid process and programs. While many of this report's findings and recommendations are specific to foster youth, some apply to low-income, first-generation college-going, and underrepresented students generally.

In researching this topic, we analyzed financial aid programs and data from state, federal, and private sources pertaining to college access and affordability for foster youth both before and after emancipation. We held discussions with experts in the foster care field, including social workers, nonprofit leaders, college administrators, and government officials. We also convened focus groups and held follow-up interviews with former foster youth to learn directly about their higher education and financial aid experiences.² Anonymous quotes from these interviews and focus groups are included throughout the report.³

While the barriers to college are considerable, ensuring that foster youth know that financial aid is available would improve access in a meaningful way. The benefits are real, and the cost of inaction is great. By age 19, one in seven foster youth no longer in care has been homeless, almost half receive public benefits, and more than a quarter have been arrested (Courtney and Dworsky, 2005). The youth who are working typically earn poverty-level wages, with one study

¹ In this report, we use the terms “foster youth” and “former foster youth” interchangeably.

² We conducted focus groups and individual interviews during the period of August to October, 2008. A total of 45 foster youth participated. All youth were currently attending, had previously attended, or were planning to attend college.

³ In some cases quotes have been edited for clarity.

Most former foster youth in college in California do not receive all the grants they are eligible for.

finding that 90 percent of recently emancipated youth had earned less than \$10,000 the previous year (Courtney and Dworsky, 2005). Helping more foster youth attend and afford college will not only help these disadvantaged young people realize their potential, but also save the state and federal governments money spent on prisons and public assistance while increasing tax revenues from the greater earnings of well-educated citizens.

Roadblocks on the college track

Young people of all backgrounds can have difficulty getting to college and finding adequate financial aid, but foster youth and former foster youth face particularly daunting challenges. Ideally, students should receive targeted, age-appropriate information about college and financial aid throughout their time in school, followed by help with the application and decision-making processes. But life in the foster care system puts foster youth at risk of missing out on the academic, social, and familial support networks that help students prepare for college and access financial aid. Despite these enormous challenges, some dedicated students overcome the odds, proving that success is possible and marking a path for students and advocates to follow and widen.

The scope of this report is mostly limited to the challenges foster youth face in accessing financial aid, but these students' broader struggles are relevant and can hardly be overstated. Many of these other challenges, discussed briefly below, also affect underserved young people outside the foster care system to varying degrees, making efforts to address them important for all youth.

Changing schools impedes college preparation and access. Frequent changes in home and school placements can cause or compound serious academic problems, and make it even harder to develop the positive social networks and relationships with teachers and administrators that might yield encouraging information about college access and financial aid. Close to one-third of foster children experience three or more home care placements, and approximately 12 percent experience at least five placements (Choice, et al, 2001).⁴ One former foster youth described this experience:

Even twice a year is a lot to move to a whole different school because different schools have different curriculum... What really sucks is that if you don't have that good support group in high school and if you were moving around all these other times, how are you supposed to get the knowledge to even write well, to read well, to do those kinds of things? ... People have to realize that by moving people constantly, by putting them into volatile situations all the time, you're reducing the time for the foster youth to actually learn anything in school.

Just over two-thirds of foster youth (68 percent) are identified as having special needs, and 36 percent receive special education services. They may have behavioral problems, and are more likely than other youth to repeat a grade (Choice, et al, 2001). Low-income and first-generation college-bound students are most likely to learn about financial aid from school staff and peers (Luna De La Rosa, 2006), but frequent school changes make it particularly

⁴ These numbers pertain to any one time period when a child was in foster care, and not to the total amount of time they may have spent in foster care before emancipation.

hard for foster youth to develop these connections. Multiple school placements create and widen educational gaps that leave students ill-prepared to meet the demands of college-level coursework, and unlikely to know about or understand financial aid options.

Not enough adult role models or family support. Parents and other adult role models can play a huge role in getting young people interested in and headed towards college, from helping to nurture career goals that require a college education to sending supportive messages about financial aid and affordability.

Many youth develop college aspirations by the 10th grade, and their aspirations are related to their parents' educational attainment. Slightly more than half of 8th graders whose parents did not attend college expect to earn a bachelor's degree, compared to 91 percent of students whose parents had earned a bachelor's degree or higher (Choy, 2001). One former foster youth explained that he developed the desire to attend college after, as a child, he watched his aunt graduate:

She didn't have to say anything about college ... I just thought it was cool sitting in Cox Stadium at San Diego State and seeing all the people walk across the stage in their red and black.

Foster youth have been displaced from their families and other relationship networks. Moving from foster home to foster home decreases their likelihood of having reliable, positive adult role models in their lives, not to mention a supportive, loving parent, and this affects their educational choices. Foster youth are twice as likely as children who live with at least one parent to leave high school before graduating, and only half as likely to enroll in college preparatory classes (Choice, et al, 2001).

There are other relatively stable adults in youth's lives, including social workers, foster parents, and group home staff, who may be well positioned to assume some responsibility for providing youth with important educational information. Very few youth with whom we spoke cited any of these adults as sources of information on college and financial aid.

ILP can help, but it comes too late. Foster youth often cannot rely on home or school for stability or support, but other institutions have the potential to fill some of these gaps. Many youth with whom we spoke had heard about financial aid, and the federal Chafee Grant in particular, from their Independent Living Skills Programs (ILSP or ILP), which provide emotional, life skills, career, and educational supports, including resources for college access and success.

ILSP was probably the most helpful in learning about financial aid. From ILSP I found out about Fostering Futures.⁵ I found out about Chafee Grants.

They actually brought the FAFSA for us to fill out – on paper and also online – and they told us about financial aid and support programs, everything ... ILSP out there was just so helpful.

While ILP can be a successful and critical support system, participation in the program is typically limited to current and former foster youth aged 16-21.⁶ Students first learning about

⁵ Fostering Futures is a foundation that provides scholarships and other supports to former foster youth in 10 California counties.

⁶ Some counties have extended care to cover those aged 14 and 15.

financial aid through ILP, who at their youngest are usually well into high school, may have difficulty adjusting their academic plans and career aspirations accordingly. Moreover, programs vary widely by county, with some in California serving youth for only a few weeks. Participation in ILP is also optional and many or even most youth do not participate in the program. According to one estimate, only 44 percent of eligible foster youth participate in ILP services and the proportion of youth served varies widely by state (GAO, 2004).⁷

Inadequate housing after emancipation. Foster youth advocates with whom we spoke repeatedly reinforced that a lack of access to stable and affordable housing is the greatest barrier to higher education. The cost of forced independence after foster care ends can trump the educational plans of even the most dedicated and knowledgeable students. Within the first years after emancipation, many foster youth have difficulty finding stable housing, and one in seven foster youth becomes homeless, making attending college, let alone receiving financial aid, nearly impossible (Courtney and Dworsky, 2005).

For those who have it, housing is a major expense that may compete with the expense of attending college.⁸ Financial aid can be used to cover rent, but students need to know this, apply, and qualify for enough aid to help cover costs, which are especially high in California. Students may end up working full time to try to make ends meet, even though research has shown that working more than 15-20 hours a week while attending college full time decreases the odds of success (Pike, Kuh, and Massa-McKinley, 2009; King, 2002).

The cost of forced independence after foster care ends can trump the educational plans of even the most dedicated and knowledgeable students.

If I had no worries about housing that'd be great. Housing is like the majority of your money ... I can deal with paying my tuition, financial aid will pay for my tuition.

If I'd had a stable house, yes, I would have felt prepared to go straight to college. But without a stable house and no money, it's kind of hard to do.

Help is just out of reach

Recognizing how extraordinarily difficult the path to college can be for foster youth, policymakers have created programs like Chafee Grants to provide some extra help. While there is significant financial aid available to former foster youth, most are not benefiting from it as much as they could, or at all. College-going rates for former foster youth are disturbingly low, and even among those who go to college and apply for financial aid, very few receive all the grants they ought to be eligible for.

Analyzing exactly how much financial aid former foster youth receive is difficult since there is no single method for identifying these youth and no one source of information about their financial aid awards. However, by looking at state-level data and individual student aid packages, we have been able to draw some useful conclusions.

The California Student Aid Commission (CSAC) collects information on all of the state's financial aid applicants that can shed light on students' eligibility for three types of grants: Pell,

⁷ Based on a survey of states, to which 40 states responded.

⁸ California's Transitional Housing Placement Plus Program (THP-Plus) is a program that provides housing and services to eligible former foster youth for up to two years. Not all youth are served due to funding and space constraints.

Financial Aid Program Summaries

The financial aid programs available to former foster youth can be incredibly valuable, but some also have built-in barriers to access. The following summary does not include every source of financial aid available, but highlights the most significant programs and those discussed in this report.

The Pell Grant is the largest federal need-based grant program, providing up to \$5,350 a year in 2009-10. The grants usually go to students with family incomes of less than \$50,000, or single adults – as most foster youth are considered to be – with incomes under \$15,000. Students must fill out a FAFSA (Free Application for Federal Student Aid) to receive one. Pell Grants are available to students enrolled in most academic programs at almost every college in the country. Every eligible student receives a grant.

Chafee Grants are available to former foster youth under age 23 (age 21 for first-time applicants) who were in foster care at any point between ages 16-18. Chafee Grants are composed of both federal and state dollars, and provide students who are enrolled at least half time with up to \$5,000 a year for higher education or vocational schooling expenses, including tuition and fees, books and supplies, room and board, transportation, and other education-related expenses. Not all eligible youth receive grants. In 2008-09, California distributed approximately \$12 million in Chafee Grants to 3,136 youth, about one in two eligible applicants (CSAC, 2009).

Cal Grants are state grants to help low- and middle-income Californians pay for college. There are two primary ways to qualify for a Cal Grant, depending on when the applicant completed high school. All recent high school graduates who meet income and academic eligibility criteria, are enrolled at least half time, and apply before the annual March 2nd deadline are guaranteed to receive one. All other students who meet the eligibility criteria can apply for one of a very limited number of “competitive” grants.

Cal Grants are available up to \$11,259 for the nine-month 2009-10 academic year and may cover more than just tuition and fees, depending on the type of school a student attends. Students at California community colleges (CCCs) receive the smallest Cal Grants – \$1,551 for books and living expenses.

College grants are also available at public and many private colleges and universities in California. At public colleges, these grants typically cover fees for low-income students whose fees are not covered by Cal Grants. These grants include the Board of Governors Fee Waiver at the community colleges, the State University Grant at the California State Universities (CSU), and the University Grant at the University of California (UC). Unlike some other states, California does not have a tuition waiver for foster youth, but the combination of Cal Grants and college grants means that tuition and fee costs should not be a significant barrier for foster youth attending public colleges in California.⁹

Other aid programs and types of financial resources are available to help students at individual campuses. They include Federal Supplemental Educational Opportunity Grants, Extended Opportunity Programs & Services or Educational Opportunity Program grants, and private scholarships. These programs are typically small, extremely limited, and disbursed at the discretion of the college. As such, they will not be discussed in this report. Federal work-study and federal student loans can also be important resources for foster youth, but as self-help forms of aid that have to be either earned or repaid, they are not addressed in this report.

⁹ Because of the number and variety of private colleges in the state, no similar conclusions can be drawn about college financial aid programs and availability at private colleges.

Important Background on Chafee Grants

Chafee Grants were established under H.R. 2873, the Promoting Safe and Stable Families Amendments of 2001.¹⁰ Of the total annual federal authorization of \$200 million, \$60 million is authorized for Education and Training Vouchers (ETV or Chafee Grants). Federal Chafee funds, including funds for Chafee Grants, are distributed to states based on their foster youth populations. States are required to provide a 20 percent match for the federal funds they receive. Chafee Grants provide students with up to \$5,000 a year for higher education or vocational schooling expenses, including tuition and fees, books and supplies, room and board, transportation, and other education-related expenses.

The Chafee Grant program is not technically a financial aid program, and it is not governed by the federal Higher Education Act or administered by the U.S. Department of Education. Instead, it falls under the purview of the U.S. Department of Health and Human Services. However, the disbursement of Chafee Grants must be coordinated with other forms of financial aid to avoid ‘overaward’ situations, where students are given more aid than they need to cover eligible costs.¹¹ For that reason, many states administer the Chafee Grant through state education agencies or departments and keep funds separate from other Chafee monies, such as those that fund county Independent Living Programs (ILPs or ILSPs).

In California, the California Department of Social Services (CDSS) administers the Chafee program generally, and contracts with the California Student Aid Commission (CSAC) to administer the Chafee Grant specifically. While other programs serving foster youth are administered by counties, advocates wanted the Chafee Grant program to benefit from statewide coordination by an agency that was familiar with financial aid. CSAC also administers the Cal Grant program.

Federal Chafee Grant funds are awarded annually, with allocations based on the number of foster youth in the state, and states have two years to spend the allocation. In addition to their estimated allocation for the coming year, the state may request to receive additional funds should they become available. If states determine early on in the grant cycle that they will be unable to spend their full allocation, they may release funds to be reallocated to states that requested additional funding. These reallocations are rare, with only three states having released funds for reallocation in two different years.¹²

While states have only rarely released funds for reallocation, not all states successfully spend their entire grant awards. If a state does not spend all of the funds it received by the end of two years, the funds must be returned to the U.S. Treasury. Over time, the amount of unused funds returned by states has decreased sharply, from \$11.8 million in the first cycle in 2003 to \$1.5 million in 2007, but some states continue to face challenges in spending their allocation. Six states have returned more than 10 percent of their initial allotment in at least four of the five grant cycles since the program’s inception.¹³

¹⁰ H.R. 2873 amended the John H. Chafee Foster Care Independence Program, a provision of the Foster Care Independence Act of 1999.

¹¹ Students’ documented need for financial aid is calculated when they complete the FAFSA, and is based on their own financial resources and the cost of the college they attend. Many federal, state, and institutional aid programs distribute aid based on students’ documented financial need.

¹² In 2003 Michigan released \$1,278,724 and Utah released \$ 97,414, totaling \$1,376,138 for reallocation. Idaho released \$14,299 for reallocation in 2006.

¹³ Authors’ calculations based on data provided by the U.S. Department of Health and Human Services and includes completed grant cycles. The six states are Kentucky, Missouri, New Mexico, South Dakota, Texas, and Virginia.

Chafee, and Cal Grants. Together, in 2009-10 these three grants can add up to almost \$12,000 at a community college, \$16,000 at a CSU, and more than \$20,000 at a UC. In 2008-09, 35,664 federal aid applicants in California were under age 24 and were identified as likely former foster youth.¹⁴ Overwhelmingly, the most helpful grant for these youth was the federal Pell Grant, with 84 percent of applicants meeting income eligibility requirements. Cal Grants were offered to 17 percent of the applicants. Only 9 percent received Chafee Grants, a surprisingly small share since it is specifically for former foster youth. Though experts frequently cite these three grants as widely available to former foster youth and guaranteeing college affordability, only 4 percent of the applicants received all three.¹⁵

These hurdles may cause a student to quit the financial aid process, lose out on a specific grant, or even give up on college altogether.

Another approach to looking at financial aid uptake is through college data on financial aid awards. Two California colleges – one community college and one California State University – shared financial aid information with us for their identified foster youth. Almost all students at both colleges had very low incomes,¹⁶ and no student at either college received enough grant aid to fully cover their costs.¹⁷ On average, the CSU students received much more grant aid (\$13,000) than the community college students (\$5,800). As a result, students' remaining need for financial aid after grants was higher at the community college (\$9,300) than at the CSU (\$7,700). Many youth at the CSU filled the gap with federal work-study (42 percent) or federal loans (33 percent), but it is unclear how the community college students did so – very few (less than 10 percent) of them either were offered federal work-study or borrowed federal student loans.

Another community college also offered to share financial aid packages for 41 of their 120 identified and enrolled foster youth. This group received more robust aid packages, averaging \$8,700 in grant aid and only \$5,900 in unmet need after grants.¹⁸ All 25 of the college's Chafee Grant recipients were included in this group. However, this group represents only 34 percent of the college's identified and enrolled foster youth. We were unable to obtain detailed information on the remaining 79 foster youth, though it is certain that they fared relatively poorly since none of them received a Chafee Grant. The college reported that many of the youth excluded from the analysis dropped out after the start of the academic year.

Getting financial aid is a complicated process, with a series of hurdles that can trip up all kinds of students, but foster youth and other disadvantaged young people in particular. Many of these students who would be eligible for financial aid do not apply for it. Those who do apply do not always qualify for aid. Those who qualify do not always receive the aid they are due, or do not get it in time. Any one of these hurdles may cause a student to quit the financial aid process, lose out on a specific grant, or even give up on college altogether, and can be especially challenging for former foster youth.

¹⁴ To determine which applicants were likely former foster youth, we used confirmation by the California Department of Social Services that the applicant was in the foster care system between ages 16-18, or an affirmative answer by FAFSA applicants under age 24 to the question, "Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?" However, this is not a precise marker of foster youth status. Some non-foster youth, including orphans, appropriately answer this question affirmatively, while many foster youth, including those who were not in the foster care system at age 18, should respond negatively. This question has been amended for the 2009-10 FAFSA and beyond. Students are now asked, "At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?"

¹⁵ Unless otherwise stated, we obtained all financial aid receipt data from CSAC on 08/12/09 and 10/19/09. The financial aid data we received from CSAC is not entirely consistent across grant types. Due to the way that financial aid information is collected and used by different entities, we know how many financial aid applicants were eligible for Pell Grants, how many were offered Cal Grants, and how many received Chafee Grants.

¹⁶ Using income and asset information, the federal government estimates students' ability to pay for college. Those with very low incomes are considered unable to contribute financially towards their education, and given Estimated Family Contributions (EFCs) of zero. Almost all foster youth in this sample had zero EFCs.

¹⁷ Average total costs were about \$21,100 at the CSU and \$15,100 at the CCC.

¹⁸ Average total costs were about \$16,200 at this CCC.

Hurdle One: Applying for financial aid

Lack of awareness of financial aid and college-going path

The importance of knowing about financial aid starts well before students are applying for college. Students need to take the right classes in high school to be qualified and prepared for college, which often means taking the right classes in middle school. Low-income and underserved students, including foster youth, are less likely to choose a college track if they are not aware of the financial aid that will make college possible.

I never really thought college was a place for me ... I thought it was just for people that had money, that had a family, that had people that could support them.

Not too many people know about the different types of financial aid. It's so hidden, you have to research extensively to find out. I think that's an issue.

I had very little experience in applying for financial aid for the simple fact that I didn't know that there were so many sources out there that you can apply for ... I didn't apply for the Cal Grant, the Chafee Grant because I didn't know to apply for those things.

Financial aid awareness must begin early – in middle school – because knowing that college can be affordable may influence a low-income student's goals and academic choices. It must also continue throughout high school with information about the application process and the types of aid available, as well as assistance filling out the forms. Unfortunately, the frequency with which foster youth change schools and home placements undermines their ability to get the information and help they need.

The financial aid application is too complicated

To receive federal student aid, as well as most types of state, institutional, and private aid, students must fill out the FAFSA. Ironically, the most underserved and needy students are those most likely to be deterred by this lengthy and complex form (Dynarski and Scott-Clayton, 2006). In 2007-08, an estimated 2.3 million undergraduates who were likely eligible for Pell Grants did not complete the FAFSA (Kantrowitz, 2009).

They kept telling me to apply, it was like, okay, what do I do? I wasn't getting any help really. I didn't know where to go.

A guidance counselor wanted us to get all on track for the FAFSA, and if we didn't have it by a due date we all got detention. So it's like she made us do it, but I didn't know what to do.

I tried to apply, but then also the issue was they said that I didn't apply. Like I filled out the application and I printed it out, and I do have the print out, and I called to see what was the process, and they said I never filled out the application. So I understand me not being able to qualify, but I think something's wrong with their system.

Few former foster youth we spoke with were aware of the March 2nd Cal Grant deadline.

The FAFSA is daunting for many students, but it is an even bigger hurdle for low-income and first-generation students due to lack of awareness, or parents who may be uninvolved or unfamiliar with the process. Foster youth face similar challenges, and may not have resources or support to help them navigate the process.

Adding to the complexity is confusion about whether youth should be considered dependent or independent for federal financial aid purposes, which determines whether they need to provide financial details for parents. Through 2008-09, foster youth were considered independent if they emancipated from foster care at age 18, but beginning in 2009-10 youth are considered independent if they were in foster care at any point after age 13.

People who got my file messed it all up, so when I reapplied, I reapplied in January, so they didn't get to my file until about May, and you still have to fill out papers ... they actually handed me the wrong files, which I think was dependent on parents' stuff, and I'm independent ... Basically they sent me a letter telling me how I have to come back and fill out papers, and I'm like, I've already filled them out, so why do I have to go back, and they're like, they gave you the wrong papers so you have to sign these over.

Early state deadlines and additional requirements can pose a challenge for former foster youth

The vast majority of financial aid available through the Cal Grant program is available automatically to youth who have recently graduated from high school, meet GPA requirements, and apply by March 2nd. Unfortunately, youth who lack access to information about college and financial aid may not learn about aid programs until this and other deadlines have already passed. Few former foster youth we spoke with were aware of the Cal Grant deadline or had applied for financial aid by this point, six months before the start of the school year. Students who apply after March 2nd but before September 2nd and attend a CCC compete for a limited pool of Cal Grants. Only one in thirteen eligible applicants who applied between March and September received a Competitive Cal Grant in 2009-10 (CSAC, 2009).

Cal Grants require either a 2.0 or 3.0 GPA in high school, depending on the type of grant. Foster youth tend to have lower GPAs than other youth, due among other factors to disruptions in home and school placements that can undermine academic performance (Burley and Halpern, 2001). But even youth meeting minimum requirements may feel discouraged by the perception of merit criteria. As a result, such “merit” components to financial aid programs can be a serious hurdle for some college-qualified former foster youth.

They expect you to write all these great essays and to get all these great scholarships, and it's like, what tools have you given me to get these great scholarships since I'm moving from house to house to house, and I'm asking for extensions all the time, and then you know I'm trying to do well.

I was moving to different schools and different homes while I was in school, so it was so hard to catch up, it throws me way off. I remember this one time that I said to my social worker, I said don't move me right now, whatever you do, don't move me right now, because it's going to be so hard for me to catch up...

Those foster youth with sufficient GPAs may also be stymied by the process required to document their academic qualifications. Students who attended more than one high school can only submit a GPA if their records had been properly transferred and calculated with each school change.¹⁹ This is resource-intensive and may not be completed in time for the Cal Grant deadline, if it is completed at all. As a result of these requirements, very few students with whom we spoke had received Cal Grants.

Hurdle Two: Qualifying for aid

States turn students away from Chafee Grants while giving money back

National federal funding for the Chafee Grant program has been authorized at \$60 million per year since its inception, but budgeted amounts have ranged between \$41 and \$46 million. Since 2003, the number of Chafee Grant dollars going to California has decreased from \$8.4 million to under \$7 million.²⁰ Despite contributing more than the required 20 percent match for federal Chafee Grant dollars, California still does not have enough funds to meet demand. In 2008-09, 3,136 foster youth in California received Chafee Grants totaling \$12 million, but those youth represent only 47 percent of the eligible applicants that year. Many of the eligible applicants were offered grants late in the academic year, at which point they did not meet the enrollment criteria to receive a grant. Over one thousand of them (18 percent) were never offered one due to insufficient program funding.

It was a letter awarded to me that said you have \$5,000 in Chafee go pick it up from school. And then I went to the school and they said that I couldn't get it, they said they sent it back to the program ... I think they said that I wasn't enrolled in class, but I was enrolled in 12 units.

Despite having more eligible applicants than available grants, California has returned unused funds at the end of each federal two-year funding cycle. Earlier on in the program's history, most states faced challenges in developing the infrastructure and procedures necessary to deliver Chafee Grants to eligible youth. California has worked to address these challenges by developing multi-year contracts between CDSS and CSAC, and by encouraging colleges to return funds quickly when recipients are no longer enrolled or cannot be found. As a result of these efforts, the share of funds that California has returned has dropped enormously. Seventeen states returned federal Chafee Grant dollars in FY 2007, with California returning the smallest amount, just \$16.

Aid programs do not fit foster youth enrollment patterns

Many aid programs, including Chafee and Cal Grants, are designed based on the model of a traditional college pathway: students complete high school around age 18, enroll directly in college, and complete their degree in four years. Cal Grants have, in effect, an up-front age

¹⁹ In recognition of this and other educational challenges, California enacted AB 490 (Steinberg), Ensuring Educational Rights for Foster Youth, during the 2003-04 legislative session. This law requires schools to transfer students' academic records in a timely manner, although advocates claim that implementation is spotty.

²⁰ Authors' calculations based on data provided by the U.S. Department of Health and Human Services.

restriction – students must apply within a year of high school completion. Chafee Grants have a back-end age restriction – new applicants must apply before they turn 22, with renewal grants available until age 23. Neither grant is available to students for more than five years, so students who need remediation, are unsure of their academic goals, or are simply unable to get the courses they need to complete their degree quickly may be cut off from aid.

Unfortunately, these barriers are particularly vexing for former foster youth. Whereas over 60 percent of all young adults enroll in college, only about 20 percent of former foster youth do (Wolanin, 2005). In the face of losing stable housing and the other limited supports the foster care system provides, emancipating youth may focus on finding housing and a job before seeking higher education.

I wasn't prepared to go straight to college. Not at all. Not even close. Not even ready to graduate high school.

I didn't feel prepared to go straight to college after high school, that's why I had a problem with FAFSA ... I went through a whole bunch of problems and my grades slipped. So when I got denied for financial aid I just didn't go back to school.

Applicants' financial need is assessed based on their income from the previous year. For youth who delay college entry to work, their earnings may undermine their financial aid eligibility in future years. A youth who works a full year earning California minimum wage would likely be ineligible for a Pell Grant the following year, or eligible for hundreds of dollars rather than thousands. Financial aid administrators can adjust students' eligibility if their situation has changed, as with students who experience decreased earnings because they cut back on work to enroll in college, but youth are unaware that they can ask for this consideration. For those who delay college entry longer than one year, this loss in grant aid combined with losses in eligibility for specific age-limited grants can cost a former foster youth over \$10,000 in financial aid per academic year.²¹

Hurdle Three: Getting through the process after applying

Verifying foster youth status

Most youth are asked to document their status as former foster youth by bringing in letters from county ILP offices, judges, or social workers, a task some youth we interviewed found difficult. Federal regulations do not require that college financial aid offices verify the foster youth status declared on the FAFSA, but most financial aid offices do it anyway.

For the purposes of Chafee Grants, the verification process works differently. County departments serving foster youth assemble lists of ILP-eligible youth, and the California Department of Social Services (CDSS) compiles a statewide file to provide to CSAC for verification of Chafee Grant eligibility. For most youth, this process is seamless, but eligible youth who are mistakenly left off the file – a common occurrence according to youth and advocates with whom we spoke – may miss out on their opportunity to get a Chafee Grant.

²¹ At 2009-10 levels, a foster youth at a California community college may be eligible for a \$5,000 Chafee Grant, a \$5,350 Pell grant, and a \$1,551 Cal Grant.

After emancipating, foster youth often lack vital documents including their social security cards, birth certificates, or ward of the court letters, and many youth with whom we spoke found verifying their status to be challenging and time-consuming. Several described traveling back and forth between various administrative offices, and one young man attending college in San Francisco had to travel to Los Angeles, the county in which he was in foster care, to retrieve documents verifying his status.

Having proof will speed up the process ... It's just like your birth certificate. It helps with a lot of stuff, it really does ... because for a lot of services they will question you.

They had asked me for a letter to basically prove that I'm a ward of the court, so what I had to do was go to my social worker and get the big ol' paper, basically saying how long I've been in foster care, when, and they had a case number for me, that I returned to the financial aid ... I remember just running around and around and around. I had to work to get the financial aid.

Knowing what to do and where to go

In the California community colleges alone, there were more than 100,000 Pell-eligible students who did complete the FAFSA, but still did not receive a Pell Grant (MPR Associates, 2008). The former foster youth we interviewed described a variety of ways in which the complexity of the process was a barrier for students like them, even long after they submitted their application. One young independent student was told she had to provide her mother's social security card before her aid could be processed, even though it is not required when applying for federal aid as an independent student. Another student said he was asked to provide transcripts from a college he never attended, and then needed to provide proof that he had not taken classes there. Many youth felt as if they were getting "the run-around" from financial aid or other offices.

They just had me going back and forth to my high school, to my college, had me going back and forth about four or five times. So I didn't have financial aid my first two semesters.

If anything is wrong with your application they'll put a financial hold on you and you can't register for any classes. And then you have to go through these big loopholes to go see somebody, to have them send you somewhere else, to get a paper that's stamped that you have to bring back down to the Bursar's office. And then you have to go see the financial aid people and they take the hold off, and then you only have 24 hours to register for your class. But when that class isn't available and you went through all those loopholes and you've just spent four hours trying to get one paper signed, it's a waste of time.

You would think you have everything filled out and everything done and corrected, and then they say, well it shows here that you haven't turned in this paper or you haven't done this and then it's always something new that you need to fill out before you can get it. That's why it's been kind of hard, because you think the process is done and then there's always something else.

Some of the foster youth we interviewed reported that they have received confusing directions, or no notification at all, from their financial aid office, CSAC or other agencies about the paperwork they must turn in to receive their financial aid. Several students also described receiving confusing directions about whom they should turn to for relevant information, with some being told one agency or office was responsible only to be told by that agency or office that they needed to go elsewhere. This laborious and frustrating process can prevent the timely receipt of aid. The quotes below demonstrate the frustration and confusion youth feel and that can lead them to give up, and even drop out of college (as did the youth in the first remark below).

I needed financial aid, but I just said it took so long it didn't seem like I was gonna get it, so I just gave up on it, it was too hard.

CSAC sent a letter in the mail saying if you have any questions about your Chafee Grant or any other grants please contact this number. So when I called and they told me to call my school, I was like, okay, I was just at school so I could have done that.

When I go back to CSU, I'm definitely applying for financial aid. I think I'm not eligible for Chafee, but might still be eligible for financial aid. I think that's when I'm really gonna apply. Cause getting it at a junior college level is hard ... I haven't got financial aid at CCC or none of the colleges I applied to.

Without knowledgeable and supportive adults to help them navigate this process, it is easy for students to get lost. In the midst of the frustration, one youth highlighted the value of having well trained advocates in colleges.

The financial aid officer wouldn't accept my friend's application with all zeros for income, so he said, "what do you want me to put? I don't have a job." So it was a big barrier for him ... He threw his aid application away and he left. And I got it out of the trash and I told him, well obviously she's not qualified, she doesn't know. You have to talk to the one who works with the foster youth another day.

Hurdle Four: Timing of aid receipt

Impacts of late aid on students

Even after students successfully apply for aid and are deemed eligible, there is no guarantee that they will actually receive their aid when they need it. Many colleges, particularly community colleges (where disadvantaged youth are most likely to attend), delay disbursement of financial aid until weeks into the term to ensure that students remain enrolled. Some types of aid are more likely to be delayed than others due to program funding or design complications. Unfortunately, the disbursement of Chafee Grants is fraught with complications that often hold up the release of funds at the start of the academic year. CSAC makes Chafee Grant offers throughout the year until funds are depleted, so some eligible applicants receive offers months after classes have begun. Having received insufficient financial aid up to this point, would-be recipients may have cut back on classes or dropped out entirely. More than a quarter (28 percent) of eligible Chafee

applicants were offered grants at some point throughout the 2008-09 academic year, but were not enrolled at least half-time at the time of the offer.

Students need to be able to access their aid at the time they need it most: when school starts, educational expenses kick in, and earnings potentially decrease. When aid is delayed, students without other resources are forced to make difficult decisions that may not be in their academic interest. In response to unexpected delays in financial aid, youth with whom we spoke had coped by sleeping on friends' couches, deciding not to buy the textbooks required for their classes, or dropping some or all courses to work instead of going to school.

My check didn't get delivered on time. I was really thinking, what did I get myself into? I didn't have any way to contact anyone. I went to the financial aid office, I'm like, I have no money, is there any way I can get any help? And they said that your check is coming.

Those who drop classes or, without textbooks to study, do poorly in them, may later find that they have jeopardized future aid eligibility. Falling behind in class also undermines students' success and their ability to transfer or earn a degree or certificate. One student explained that when they finally do receive the aid to pay for books, they have often already missed many assignments and may not be able to catch up.

You might get a D, that's passing, but to transfer that's not passing, you would have to do the whole class over.

One student described using others' books during lecture to do the previous night's homework, while another explained that he is currently failing Biology because he is unable to study:

There's no book. And then the book that they did have was in the library, but because there are eight Bio 1 sections, and each Bio 1 section has like 200 kids, that book is nowhere to be seen. And all you can do is wait on the list.

Challenges specific to Chafee Grants

Federal funding for Chafee Grants goes to CDSS as part of the larger Chafee Foster Care Independence Program, which supports an array of services for foster youth. CDSS then contracts with CSAC to disburse Chafee Grants, but late contracts between the two agencies held up the process for the first few years of the program. More recently, the agencies have signed multi-year contracts to address this issue. It remains to be seen if this is an adequate solution, as other problems have held up funds in most other years.

Since most students start classes in August or September, financial aid programs are administered on a July-to-June schedule in line with the standard academic year. In contrast, federal Chafee funds are provided to states in line with the federal fiscal year, which begins in October. This means that the earliest recipients can possibly receive federal Chafee Grants is October. It usually takes longer, as funds need to go from the federal government to the State Controller to CSAC to colleges, and finally to students. However, federal Chafee funds do require a state match, and California has been working to disburse state funds to students ahead of federal funds so that students can receive the grants earlier. Unfortunately, state budget stalemates have held up even the state funds in more recent years.

The books are ordered at the beginning of the term, but we still don't have our financial aid checks, so they just sit there. Like sometimes the Chafee doesn't come in the beginning of the semester, it'll come in the middle or the end.

Chafee comes too late.

Budget stalemates

Budget stalemates in California have delayed the disbursement of all state student aid in recent years, including federal Chafee Grants. Without a budget in place, CSAC cannot release Cal Grant or Chafee Grant funds to colleges for disbursement to students. Once a budget is signed, students still may not receive their aid for many weeks as the funds flow through various bureaucracies. Though a budget was signed much earlier in 2009, the lingering fiscal uncertainty in the state led CSAC to hold off on disbursing grants until the end of September.

Recommendations

Many experts believe that college affordability is not a serious problem for former foster youth because of so much available federal, state, and institutional financial aid.²² But our research has found that only one in 25 foster youth aid applicants in California are receiving all three major federal and statewide grants, and that many still have more of a gap between college costs and financial aid than they could cover through a reasonable amount of work.

We have outlined many of the challenges, restrictions, and inefficiencies that keep foster youth from receiving more financial aid. The recommendations discussed below focus on the foster youth population in particular, but other improvements to financial aid more generally - such as increasing the maximum Pell Grant and simplifying the FAFSA - would surely also help this population.

The federal Chafee Grant

While the creation of the Chafee Grant program was a significant step and a substantial financial commitment to higher education access for former foster youth, the appropriated funding for it (\$40-46 million since the program's inception) falls far short of the \$60 million authorized. California contributes much more than the required 20 percent match to receive federal Chafee Grant funds, but a substantial number of eligible youth in this state remain unserved.

The U.S. Department of Health and Human Services' Administration for Children & Families provides assistance to states having difficulty adequately disbursing funds, but many states still return unspent funds at the end of the grant cycle. Six states have returned more than 10 percent of their initial allotment in at least four of the five grant cycles since the program's inception, yet none of these states returned funds early enough for them to be reallocated to other states. As a result, these funds are returned to the U.S. Treasury instead of helping foster youth in states like California, which has a waiting list more than one thousand students long.

²² This sentiment was voiced by some of the advocates with whom we spoke in researching this report, and is reflected in a report on foster youth and financial aid released by the National Association of Student Financial Aid Administrators (Davis, 2006).

To encourage states to more effectively deliver funds to eligible youth or to release those funds to needier states, the Chafee Grant allocation formula should incorporate a penalty for repeated and significant underutilization of allocated funds. Doing so would better ensure that much-needed dollars dedicated to foster youth are spent wisely and efficiently, which would in turn make a stronger case that Congress needs to appropriate more money for the program.

What the state can do

Improve Chafee Grant administration and outreach. In addition to insufficient funding levels, the administration of California’s Chafee Grant has hit its own roadblocks.

- Through a combination of dissimilar federal and state funding timelines, contract and communication problems between the California Department of Social Services (CDSS) and the California Student Aid Commission (CSAC), and state budget delays, Chafee Grants have not usually been distributed to youth at the start of the academic year – a critically important time. Much progress has been made in delivering Chafee Grants to eligible youth, but challenges remain. CDSS hosts workgroups to address outstanding administrative challenges, which is an important step in the right direction. Unfortunately, advocates claim that CSAC’s past participation had been sporadic, and CDSS had not initially invited CSAC to participate in a recently created Chafee Grant improvement workgroup. Better communication and cooperation between these agencies is imperative to serving foster youth well.
- One issue not currently being addressed is the lack of targeted, early outreach to foster youth about their financial aid eligibility. State law directs CSAC to conduct early outreach to foster youth,²³ though it is not currently being done. CSAC and CDSS should work together to develop appropriate outreach strategies and target groups, so that youth can learn about financial aid programs early enough to influence their academic choices. At a minimum, CSAC should develop a brochure that must be given to all foster youth by their social workers on an annual basis.
- CDSS receives lists of ILP-eligible youth from individual counties, which are compiled into a statewide file and shared with CSAC to confirm Chafee Grant eligibility. According to almost all of the advocates with whom we spoke, this file is often incomplete, causing significant problems for eligible youth who are not included. County social services agencies need to submit accurate files to CDSS in a timely manner to ensure that the youth they serve are not shut out of much-needed financial aid opportunities after emancipation.
- Under federal guidelines, states have significant discretion over the size of Chafee Grants distributed to youth. California has chosen to provide \$5,000 grants to recipients, the maximum allowable under the law. Unlike Pell and Cal Grants, however, Chafee Grants in California are not prorated based on attendance status or the number of academic terms in which the student enrolls. Prorating grant awards would help to encourage full-time attendance and enable the state to serve more eligible youth.
- More than one in four eligible Chafee Grant applicants (28 percent) were offered grants, but were not enrolled at least half-time at the time of the offer. Based on our conversations with youth and foster care advocates, it is reasonable to assume that more timely disbursement would help youth stay enrolled. Other financial aid programs with limited grant availability, such as the Competitive Cal Grant, make more awards than available grants,

²³ California Education Code § 89347 of the Higher Education Outreach and Assistance Act for Emancipated Foster Youth.

knowing some recipients will change their plans and not need the grant. Factoring in attrition and offering Chafee Grants to more applicants up front could help students stay in school.

Guarantee Cal Grants for foster youth. California does not have a targeted, early-guarantee tuition waiver program in policy, but it comes close to it in practice through a combination of state and institutional financial aid. At the community colleges, former foster youth receive fee waivers, which are available to all low- and many middle-income students. Most former foster youth attending CSUs or UCs are eligible for Cal Grants, and any low-income students at those schools who do not receive Cal Grants likely still have fees covered by institutional grant programs. Tuition or fee charges, then, at least in theory, are not a significant barrier to public college affordability for foster youth in California.

Tuition waiver programs do have other benefits for serving students. More so than a potpourri of financial aid programs, tuition waivers can send clear and influential messages to youth about their eligibility for financial aid, even though they are insufficient to ensure affordability by themselves.

California could send an early and clear message by guaranteeing a Cal Grant for foster youth.²⁴ Such a guarantee could be achieved by simply eliminating the Cal Grant application deadline and de facto age restriction. The state could still require high school graduation and a 2.0 GPA, sending the message that California will reward academic effort. The costs would be far outweighed by the financial returns to the state resulting from greater participation in higher education.

Extend foster youth supports to age 21. One way to improve college access and success for former foster youth is to extend foster care beyond age 18.²⁵ Rather than disappearing when a child turns 18, the state should remain a reliable and supportive resource. The federal Fostering Connections to Success and Increasing Adoptions Act of 2008 allows states to choose to use federal dollars to support foster care placements through age 21. Research has shown that youth who remain in care past age 18 have much more positive educational trajectories, with fewer dropping out of school and more enrolling in two- and four-year colleges (Courtney and Dworsky, 2005). While the 2008 Act is now federal law, states must decide whether to participate in the extension of care. California should pass legislation (such as AB 12, introduced by Assemblymembers Jim Beall and Karen Bass in the 2008-09 legislative session) to ensure that foster youth are best supported in their pursuit of higher education.

Provide supportive adults with training on college opportunity and affordability. Youth learn about college and financial aid opportunities from adults with whom they have stable relationships. However, the adults that foster youth interact with most frequently have neither been tasked nor trained to provide this information to youth, and many youth miss out on it as a result. Child welfare workers and foster parents should receive training from the state on college options for foster youth, including financial aid availability, as these adults are best positioned to provide critical college-going information to the youth whom they serve.

²⁴ Previous attempts to guarantee Cal Grants for foster youth include AB 2489 (Leno) and AB 1532 (Bass), both during the 2005-06 legislative session.

²⁵ Foster youth in California are generally eligible for care until age 19 if they have not yet completed high school and plan to do so.

What colleges can do

The youth with whom we spoke had a lot to say about their experiences with financial aid and other student services offices. Their experiences illustrate just how obstructive additional requirements or steps can be for youth on the margins. Many colleges do have policies and practices that can make access to financial aid more difficult than it needs to be (Cochrane, 2007). College financial aid offices should examine their own policies and practices to see whether foster youth are well served by them, and whether there are areas where improvement is needed.

Postsecondary institutions can better serve foster youth by creating and expanding specific, targeted programs that acknowledge and account for the difficult circumstances youth may be dealing with. Many colleges, including almost all public colleges throughout the state, already have programs to identify, reach out to, and assist foster youth in accessing the resources they need to succeed. California College Pathways, operated out of the CSU Chancellor's Office, is a resource available to colleges and professionals interested in supporting foster youth college access and success. The Foster Youth Success Initiative led by the California Community Colleges Chancellor's Office is a statewide initiative that addresses the unique needs of foster youth. Through the initiative, California community colleges identify a faculty or staff member who acts as an advocate and repository of information and resources for the school's foster youth. The majority of CSU and UC campuses also have comprehensive support programs, including Guardian and Renaissance Scholars, which address the academic, financial, and social needs of former foster youth.

Conclusion

Former foster youth face a number of challenges in getting to college, including difficulty accessing sufficient financial aid. While there are state and federal grant programs to help them go to and complete college, a surprisingly small number of former foster youth at California's colleges are able to take full advantage of them. Many more foster youth do not pursue college at all, in part because they are unaware of their financial aid options and how to access them. All students deserve early and clear information about financial aid to help them make decisions about college, and full access to the aid for which they are eligible once they apply.

Helping former foster youth and other low-income students attend and succeed in college will reap significant social and economic returns, and lowering the hurdles to accessing financial aid is one important way to achieve that goal. It will require some investment at the federal, state, and institutional levels, but there are also low- or no-cost structural and procedural improvements that cannot wait for better budget years.

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